



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** JPMORGAN CHASE & CO.

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 3,386,071,000

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 2

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**JPMORGAN CHASE & CO.**  
**383 MADISON AVENUE**  
  
**NEW YORK, NY 10179**

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BHC Name

City/State

## Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	3,194,802,500			2,737,345,500			2,607,166,500			2,552,560,000					
Net income (\$000)	29,131,000			36,431,000			32,474,000			24,441,000					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14	2.02	2.92	11			
+ Non-interest income	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82	1.95	1.35	75			
- Overhead expense	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33	2.31	2.72	27			
- Provision for credit losses	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73	0.21	0.16	73			
+ Securities gains (losses)	0.03	0.02	65	0.01	0.01	68	-0.02	0	12	0	0.01	17			
+ Other tax equivalent adjustments	0.09	0	99	0.10	0	97	0.07	0	99	0.11	0	98			
= Pretax net operating income (tax equivalent)	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57	1.56	1.43	63			
Net operating income	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45	0.96	0.89	52			
Net income	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45	0.96	0.90	51			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7	2.80	3.80	9			
Interest expense	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64	0.61	0.60	61			
Net interest income (tax equivalent)	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15	2.20	3.19	12			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88	0.58	0.24	89			
Earnings coverage of net loan and lease losses (X)	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34	7.65	19.67	27			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84	1.43	0.98	86			
Allowance for loan and lease losses / Total loans and leases	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84	1.42	0.96	88			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.07	0.71	82	0.53	0.57	48	0.62	0.61	53	0.83	0.72	63			
30-89 days past due loans and leases / Total loans and leases	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78	0.78	0.47	86			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23	4.28	17.03	16			
Net short-term noncore funding dependence	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7	-37.76	4.83	6			
Net loans and leases / Total assets	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10	37.23	62.73	11			
<b>Capitalization</b>															
Tier 1 leverage ratio	7	9.13	4	7.85	9.76	8	8.05	9.71	9	8.30	9.53	16			
Holding company equity capital / Total assets	8.25	11.16	10	9.72	12.43	17	9.78	12.22	14	10.09	11.94	21			
Total equity capital (including minority interest) / Total assets	8.25	11.29	8	9.73	12.57	15	9.79	12.27	13	10.10	12.01	20			
Common equity tier 1 capital / Total risk-weighted assets	13.14	12.38	68	12.39	12.17	59	11.96	12.12	55	12.22	12.19	62			
Net loans and leases / Equity capital (X)	3.70	5.58	13	3.75	5.21	18	3.90	5.29	19	3.69	5.27	18			
Cash dividends / Net income	43.58	42.30	54	34.25	33.12	53	33.12	27.31	61	37.64	31.29	57			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
<b>Growth Rates</b>															
Assets	25.98	16.68	79	2.49	9.26	25	3.51	7	42	1.71	8.28	25			
Equity capital	6.90	6.99	57	1.88	10.49	16	0.32	7.89	22	0.59	10.18	19			
Net loans and leases	5.29	9.07	39	-2.09	9.10	5	6.16	7.89	48	4.99	9.38	40			
Noncore funding	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46	2.23	5.59	55			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89	9.38	1.07	92			
Long-term debt / Equity capital	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94	63.99	12.69	91			
Equity investment in subsidiaries / Equity capital	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99	176.82	102.10	98			
Cash from ops + noncash items + op expense / Op expense + dividends	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49	154.25	148.20	61			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	44,627,000	51,704,000	50,526,000	42,556,000		-13.69	33.02
Income from lease financing receivables.....	11,000	30,000	38,000	30,000		-63.33	-85.90
Fully taxable income on loans and leases.....	44,197,000	51,195,000	49,979,000	42,087,000		-13.67	32.62
Tax-exempt income on loans and leases.....	441,000	539,000	585,000	499,000		-18.18	45.54
Estimated tax benefit on income on loans and leases.....	113,439	153,217	168,755	279,397		-25.96	-32.24
Income on loans and leases (tax equivalent).....	44,751,439	51,887,217	50,732,755	42,865,397		-13.75	32.42
Investment interest income (tax equivalent).....	9,333,561	9,679,783	7,715,245	8,419,603		-3.58	1.64
Interest on balances due from depository institutions.....	749,000	3,887,000	5,907,000	4,240,000		-80.73	-41.76
Interest income on other earning assets.....	10,544,000	19,467,000	14,052,000	10,433,000		-45.84	28.48
Total interest income (tax equivalent).....	65,378,000	84,921,000	78,407,000	65,958,000		-23.01	24.60
Interest on time deposits of \$250K or more.....	415,000	1,125,000	723,000	413,000		-63.11	
Interest on time deposits < \$250K.....	233,000	215,000	42,000	131,000		8.37	
Interest on foreign office deposits.....	69,000	2,061,000	1,411,000	635,000		-96.65	-85.95
Interest on other deposits.....	1,640,000	5,556,000	3,797,000	1,678,000		-70.48	273.58
Interest on other borrowings and trading liabilities.....	7,399,000	17,125,000	15,842,000	10,791,000		-56.79	33.94
Interest on subordinated debt and mandatory convertible securities.....	204,000	713,000	568,000	627,000		-71.39	-70.31
Total interest expense.....	9,960,000	26,795,000	22,383,000	14,275,000		-62.83	33.46
Net interest income (tax equivalent).....	55,418,000	58,126,000	56,024,000	51,683,000		-4.66	23.13
Non-interest income.....	64,169,000	58,456,000	54,074,000	49,853,000		9.77	29.23
Adjusted operating income (tax equivalent).....	119,587,000	116,582,000	110,098,000	101,536,000		2.58	26.33
Overhead expense.....	68,238,000	66,224,000	63,447,000	58,948,000		3.04	15.10
Provision for credit losses.....	16,359,000	5,449,000	4,885,000	5,300,000			346.60
Securities gains (losses).....	802,000	258,000	-395,000	-66,000		210.85	297.03
Other tax equivalent adjustments.....	2,944,000	2,632,000	1,830,000	2,704,000		11.85	48.69
Pretax net operating income (tax equivalent).....	38,760,000	47,701,000	43,248,000	39,926,000		-18.74	14.35
Applicable income taxes.....	6,276,000	8,114,000	8,290,000	11,459,000		-22.65	0.26
Tax equivalent adjustments.....	3,362,000	3,163,000	2,458,000	4,017,000		6.29	8.80
Applicable income taxes (tax equivalent).....	9,638,000	11,277,000	10,748,000	15,476,000		-14.53	3.08
Minority interest.....	-9,000	-7,000	26,000	9,000			
Net income before discontinued operations, net of minority interest.....	29,131,000	36,431,000	32,474,000	24,441,000		-20.04	19.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	29,131,000	36,431,000	32,474,000	24,441,000		-20.04	19.18
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	29,122,000	36,424,000	32,500,000	24,450,000		-20.05	18.64
Investment securities income (tax equivalent).....	9,333,561	9,679,783	7,715,245	8,419,603		-3.58	1.64
US Treasury and agency securities (excluding mortgage-backed securities).....	1,733,000	2,092,000	737,000	483,000		-17.16	5315.63
Mortgage-backed securities.....	4,864,000	4,314,000	3,472,000	3,534,000		12.75	14.61
All other securities.....	2,736,561	3,273,783	3,506,245	4,402,603		-16.41	-44.23
Cash dividends declared.....	12,694,000	12,476,000	10,756,000	9,200,000		1.75	58.69
Common.....	11,111,000	10,889,000	9,205,000	7,537,000		2.04	71.36
Preferred.....	1,583,000	1,587,000	1,551,000	1,663,000		-0.25	4.49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.05	3.27	7	3.10	4	10	3.01	3.87	10	2.58	3.47	9			
Less: Interest expense .....	0.31	0.48	28	0.98	0.98	57	0.86	0.79	66	0.56	0.55	62			
Equals: Net interest income (tax equivalent) .....	1.73	2.77	9	2.12	3.01	16	2.15	3.08	14	2.02	2.92	11			
Plus: Non-interest income .....	2.01	1.21	85	2.14	1.32	84	2.07	1.31	82	1.95	1.35	75			
Equals: adjusted operating income (tax equivalent) .....	3.74	4.04	40	4.26	4.41	43	4.22	4.46	37	3.98	4.33	31			
Less: Overhead expense .....	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33	2.31	2.72	27			
Less: Provision for credit losses .....	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73	0.21	0.16	73			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities .....	0.03	0.02	65	0.01	0.01	68	-0.02	0	12	0	0.01	17			
Plus: other tax equivalent adjustments .....	0.09	0	99	0.10	0	97	0.07	0	99	0.11	0	98			
Equals: Pretax net operating income (tax equivalent) .....	1.21	1.04	60	1.74	1.56	67	1.66	1.57	57	1.56	1.43	63			
<b>Less: Applicable income taxes (tax equivalent) .....</b>															
	0.30	0.23	70	0.41	0.36	64	0.41	0.33	75	0.61	0.55	55			
Less: Minority interest .....	0	0	4	0	0	2	0	0	78	0	0	70			
Equals: Net operating income .....	0.91	0.81	59	1.33	1.19	64	1.25	1.24	45	0.96	0.89	52			
<b>Plus: Net extraordinary items .....</b>															
	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income .....	0.91	0.82	58	1.33	1.19	64	1.25	1.24	45	0.96	0.90	51			
Memo: Net income (last four quarters) .....	0.91	0.82	58	1.33	1.19	63	1.25	1.24	45	0.96	0.91	50			
Net income—BHC and noncontrolling (minority) interest .....	0.91	0.83	58	1.33	1.20	64	1.25	1.25	47	0.96	0.91	49			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.01	92.32	70	91.68	91.05	58	91.70	91.48	52	92.19	91.61	58			
Average interest-bearing funds / Average assets .....	61.25	64.06	38	61.96	65.57	34	61.27	65.56	30	60.69	65.75	33			
Interest income (tax equivalent) / Average earning assets .....	2.18	3.55	6	3.38	4.41	7	3.28	4.24	7	2.80	3.80	9			
Interest expense / Average earning assets .....	0.33	0.52	24	1.07	1.08	54	0.94	0.86	64	0.61	0.60	61			
Net interest income (tax equivalent) / Average earning assets .....	1.85	3.01	10	2.32	3.33	15	2.34	3.38	15	2.20	3.19	12			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.39	4.27	64	5.29	5.09	70	5.22	4.95	73	4.63	4.52	64			
Interest-bearing bank balances .....	0.18	0.27	25	1.53	2.04	23	1.60	1.64	44	1.01	1.05	44			
Federal funds sold and reverse repos .....	0.51	0.68	50	1.90	2.44	34	1.37	2.17	16	0.80	1.41	23			
Trading assets .....	1.57	0.60	78	2.27	0.99	75	2.13	1.11	73	1.92	1.11	71			
Total earning assets .....	2.16	3.51	6	3.36	4.36	7	3.25	4.20	8	2.75	3.73	8			
<b>Investment securities (tax equivalent) .....</b>															
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.85	2.25	21	3.04	2.76	77	3.25	2.68	85	3.16	2.47	87			
Mortgage-backed securities .....	0.84	1.75	12	2.02	2.32	35	2.21	2.05	63	1.61	1.62	49			
All other securities .....	2.14	2.05	57	3	2.61	88	3.19	2.50	96	2.96	2.23	95			
<b>Interest-bearing deposits .....</b>															
Time deposits of \$250K or more .....	2.83	3.24	36	3.65	4.06	45	3.61	4.20	46	3.94	3.66	62			
Time deposits < \$250K .....	0.17	0.53	7	0.80	1.10	29	0.56	0.81	28	0.28	0.49	24			
Other domestic deposits .....	1.08	1.42	22	3.18	1.96	97	2.45	1.44	97						
Foreign deposits .....	1.17	1.36	33	0.88	1.82	8	0.18	1.29	3						
Federal funds purchased and repos .....	0.16	0.36	14	0.70	0.93	36	0.50	0.67	36						
Other borrowed funds and trading liabilities .....	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34	0.27	0.51	31			
All interest-bearing funds .....	0.41	0.62	41	2.03	1.86	58	1.62	1.51	52	0.86	0.94	49			
	1.24	1.50	37	2.48	2.38	58	2.60	2.28	74	1.90	1.77	60			
	0.51	0.74	27	1.58	1.49	65	1.40	1.19	70	0.92	0.82	66			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	64,169,000	58,456,000	54,074,000	49,853,000	
Fiduciary activities income	12,988,000	8,508,000	8,666,000	8,225,000	
Service charges on deposit accounts - domestic	4,969,000	5,121,000	4,882,000	4,774,000	
Trading revenue	19,571,000	23,320,000	8,830,000	14,905,000	
Investment banking fees and commissions	12,302,000	13,561,000	13,025,000	13,305,000	
Insurance activities revenue	13,000	15,000	14,000	16,000	
Venture capital revenue	24,000	25,000	87,000	259,000	
Net servicing fees	-1,091,000	-430,000	1,311,000	854,000	
Net securitization income	11,000	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	48,000	530,000	121,000	337,000	
Other non-interest income	15,334,000	7,806,000	17,138,000	7,178,000	
Total overhead expenses	68,238,000	66,224,000	63,447,000	58,948,000	
Personnel expense	35,556,000	34,797,000	33,213,000	31,548,000	
Net occupancy expense	6,619,000	6,316,000	5,732,000	6,565,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	82,000	54,000	108,000	86,000	
Other operating expenses	25,981,000	25,057,000	24,394,000	20,749,000	
Fee income on mutual funds and annuities	4,501,000	4,355,000	4,145,000	3,916,000	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	1,328,981,000	1,116,925,000	928,000,000	971,039,000	
Number of equivalent employees	249,184	250,115	249,632	246,337	
Average personnel expense per employee	142.69	139.12	133.05	128.07	
Average assets per employee	12,821.06	10,944.35	10,444.04	10,362.06	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	7.01	2.02	92	7.45	2.72	87	7.67	3.08	85	7.86	2.85	88			
Overhead expenses / Net Interest Income + non-interest income	57.26	62.28	34	57.06	61.29	36	57.96	60.88	35	58.82	63.61	27			
<b>Percent of Average Assets</b>															
Total overhead expense	2.14	2.57	29	2.42	2.69	37	2.43	2.71	33	2.31	2.72	27			
Personnel expense	1.11	1.30	29	1.27	1.41	37	1.27	1.44	33	1.24	1.42	33			
Net occupancy expense	0.21	0.26	24	0.23	0.28	25	0.22	0.28	22	0.26	0.29	39			
Other operating expenses	0.82	0.94	55	0.92	0.97	57	0.94	0.97	59	0.82	1	37			
Overhead less non-interest income	0.13	1.25	8	0.28	1.32	8	0.36	1.38	7	0.36	1.34	7			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	57.06	61.82	35	56.80	60.64	40	57.63	60.37	36	58.06	62.73	27			
Personnel expense	29.73	32.36	30	29.85	32.39	34	30.17	32.51	31	31.07	32.93	37			
Net occupancy expense	5.53	6.58	31	5.42	6.52	28	5.21	6.48	26	6.47	6.70	43			
Other operating expenses	21.79	22.28	65	21.54	21.20	63	22.25	20.90	66	20.52	22.41	41			
Total non-interest income	53.66	28.83	89	50.14	29.23	85	49.11	28.50	87	49.10	31.08	84			
Fiduciary activities income	10.86	2.09	94	7.30	1.97	92	7.87	2.14	90	8.10	2.38	89			
Service charges on domestic deposit accounts	4.16	3.27	66	4.39	3.88	56	4.43	4.15	53	4.70	4.28	52			
Trading revenue	16.37	1.28	96	20	1.18	97	8.02	0.85	94	14.68	0.90	97			
Investment banking fees and commissions	10.29	2.46	89	11.63	3.54	85	11.83	3.42	88	13.10	3.62	88			
Insurance activities revenue	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32	0.02	0.55	30			
Venture capital revenue	0.02	0.01	88	0.02	0.02	86	0.08	0.02	89	0.26	0.01	93			
Net servicing fees	-0.91	0.01	13	-0.37	0.28	7	1.19	0.65	75	0.84	0.60	70			
Net securitization income	0.01	0	89	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.04	3.92	15	0.45	1.86	28	0.11	1.61	21	0.33	1.67	30			
Other non-interest income	12.82	9.65	73	6.70	10.04	32	15.57	9.86	82	7.07	10.77	32			
Overhead less non-interest income	3.40	31.93	8	6.66	31.06	9	8.51	31.46	7	8.96	31.19	7			
Applicable income taxes / Pretax net operating income (tax equivalent)	16.19	18.63	30	17.01	20.56	21	19.17	19.04	43	28.70	32.99	37			
Applicable income tax + TE / Pretax net operating income + TE	24.87	21.18	78	23.64	23.23	59	24.85	21.56	77	38.76	37.95	51			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	370,192,000	372,466,000	405,200,000	399,140,000		-0.61	5.24
Commercial and industrial loans	194,307,000	169,707,000	187,508,000	163,990,000		14.50	36.35
Loans to individuals	199,932,000	212,908,000	203,609,000	200,963,000		-6.09	5.52
Loans to depository institutions and acceptances of other banks	6,980,000	6,981,000	9,826,000	8,794,000		-0.01	-46.86
Agricultural loans	662,000	700,000	659,000	704,000		-5.43	-19.07
Other loans and leases	288,505,000	230,726,000	207,963,000	183,238,000		25.04	88.54
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	1,060,578,000	993,488,000	1,014,765,000	956,829,000		6.75	24.67
Less: Allowance for loan and lease losses	28,328,000	13,123,000	13,445,000	13,604,000		115.87	108.99
Net loans and leases	1,032,250,000	980,365,000	1,001,320,000	943,225,000		5.29	23.30
Debt securities that reprice or mature in over 1 year	509,944,000	342,241,000	200,361,000	205,589,000		49.00	136.34
Mutual funds and equity securities	780,000	623,000	703,000	547,000		25.20	-62.63
Subtotal	1,542,974,000	1,323,229,000	1,202,384,000	1,149,361,000		16.61	46.25
Interest-bearing bank balances	504,168,000	243,616,000	259,638,000	407,676,000		106.95	47.16
Federal funds sold and reverse repos	456,919,000	388,915,000	433,583,000	303,534,000		17.49	46.78
Debt securities that reprice or mature within 1 year	80,134,000	55,921,000	61,392,000	43,763,000		43.30	10.24
Trading assets	502,399,000	410,657,000	413,541,000	381,515,000		22.34	46.24
Total earning assets	3,086,593,000	2,422,338,000	2,370,538,000	2,285,849,000		27.42	45.24
Non-interest-bearing cash and due from depository institutions	24,874,000	21,704,000	22,324,000	25,899,000		14.61	21.31
Premises, fixed assets, and leases	23,678,000	22,917,000	12,795,000	12,078,000		3.32	94.34
Other real estate owned	265,000	386,000	344,000	406,000		-31.35	-61.59
Investment in unconsolidated subsidiaries	10,911,000	9,269,000	11,288,000	8,518,000		17.71	58.68
Intangible and other assets	239,828,000	211,167,000	205,243,000	200,850,000		13.57	28.74
Total assets	3,386,071,000	2,687,781,000	2,622,532,000	2,533,600,000		25.98	43.98
Quarterly average assets	3,393,112,000	2,771,586,000	2,635,975,000	2,558,521,000		22.42	41.16
Average loans and leases (YTD)	1,018,689,500	981,285,750	972,804,750	926,684,500		3.81	26.09
<b>Memoranda</b>							
Loans held-for-sale	28,568,000	7,064,000	11,988,000	3,351,000		304.42	1635.60
Loans not held-for-sale	1,032,010,000	986,424,000	1,002,777,000	953,478,000		4.62	21.54
Real estate loans secured by 1-4 family	241,603,000	246,239,000	283,388,000	280,479,000		-1.88	-4.78
Commercial real estate loans	125,303,000	123,520,000	119,093,000	116,358,000		1.44	32.84
Construction and land development	10,169,000	9,409,000	9,819,000	9,869,000		8.08	65.40
Multifamily	73,306,000	73,979,000	71,281,000	70,202,000		-0.91	24.60
Nonfarm nonresidential	41,828,000	40,132,000	37,993,000	36,287,000		4.23	42.55
Real estate loans secured by farmland	95,000	135,000	154,000	192,000		-29.63	-65.20
Total investment securities	590,857,000	398,785,000	262,456,000	249,899,000		48.16	103.36
U.S. Treasury securities	255,135,000	139,487,000	56,059,000	22,745,000		82.91	2219.83
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	33,204,000	34,607,000	42,547,000	46,711,000		-4.05	-28.37
Mortgage-backed securities	241,247,000	164,818,000	110,430,000	119,756,000		46.37	83.60
Asset-backed securities	37,347,000	36,618,000	26,697,000	29,813,000		1.99	-6.87
Other debt securities	23,144,000	22,632,000	26,020,000	30,327,000		2.26	-61.15
Mutual funds and equity securities	780,000	623,000	703,000	547,000		25.20	-62.63
Available-for-sale securities	388,178,000	350,622,000	230,319,000	202,166,000		10.71	60.76
U.S. Treasury securities	201,951,000	139,436,000	56,059,000	22,745,000		44.83	1736.25
US agency securities (excluding mortgage-backed securities)	0	0	0	0			-100.00
Municipal securities	20,396,000	29,810,000	37,723,000	32,338,000		-31.58	-39.21
Mortgage-backed securities	126,390,000	128,295,000	83,820,000	86,396,000		-1.48	32.87
Asset-backed securities	16,297,000	30,449,000	26,697,000	29,813,000		-46.48	-59.36
Other debt securities	23,144,000	22,632,000	26,020,000	30,327,000		2.26	-61.15
Mutual funds and equity securities	0	0	0	547,000			-100.00
Held-to-maturity securities appreciation (depreciation)	3,573,000	1,401,000	24,000	919,000		155.03	136.00
Available-for-sale securities appreciation (depreciation)	6,449,000	5,393,000	1,625,000	3,484,000		19.58	50.15
Structured notes, fair value	0	0	0	0			
Pledged securities	80,262,000	35,860,000	59,519,000	86,218,000		123.82	-35.45

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	572,711,000	396,304,000	369,505,000	393,645,000		44.51	45.83
NOW, ATS and transaction accounts	288,430,000	197,199,000	181,878,000	167,917,000		46.26	243.01
Time deposits less brokered deposits) < \$250K	-52,672,000	-2,530,000	8,394,000	9,649,000			
MMDA and other savings accounts	861,250,000	612,923,000	597,788,000	572,274,000		40.52	77.20
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	1,669,719,000	1,203,896,000	1,157,565,000	1,143,485,000		38.69	71.12
Time deposits of \$250K or more	33,690,000	42,832,000	24,983,000	30,620,000		-21.34	
Foreign deposits	374,514,000	290,608,000	270,076,000	256,719,000		28.87	67.20
Federal funds purchased and repos	215,209,000	183,675,000	182,320,000	158,916,000		17.17	40.96
Secured federal funds purchased	0	0	0	0			
Commercial paper	22,554,000	23,976,000	34,902,000	27,231,000		-5.93	-7.13
Other borrowings w/remaining maturity of 1 year or less	63,590,000	66,857,000	76,917,000	76,939,000		-4.89	-9.68
Other borrowings w/remaining maturity over 1 year	236,720,000	250,340,000	242,987,000	240,550,000		-5.44	-2.79
Brokered deposits < \$250K	66,334,000	25,732,000	18,042,000	13,158,000		157.79	
Noncore funding	1,012,611,000	884,020,000	850,227,000	804,133,000		14.55	27.40
Trading liabilities	169,933,000	118,988,000	144,715,000	123,512,000		42.82	34.14
Subordinated notes and debentures + trust preferred securities	21,607,000	17,591,000	16,742,000	17,243,000		22.83	-25.48
Other liabilities	232,715,000	201,753,000	196,564,000	189,333,000		15.35	31.12
Total liabilities	3,106,585,000	2,426,248,000	2,365,813,000	2,277,706,000		28.04	47.67
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	30,063,000	26,993,000	26,068,000	26,068,000		11.37	15.33
Common stock	4,105,000	4,105,000	4,105,000	4,105,000		0.00	0.00
Common surplus	88,394,000	88,522,000	89,162,000	90,579,000		-0.14	-4.44
Retained earnings	236,990,000	223,211,000	199,202,000	177,676,000		6.17	61.86
Accumulated other comprehensive income	7,986,000	1,569,000	-1,507,000	-119,000		408.99	4059.38
Other equity capital components	-88,184,000	-83,070,000	-60,515,000	-42,616,000			
Total holding company equity capital	279,354,000	261,330,000	256,515,000	255,693,000		6.90	12.84
Noncontrolling (minority) interest in subsidiaries	132,000	203,000	204,000	201,000		-34.98	-63.74
Total equity capital, including minority interest	279,486,000	261,533,000	256,719,000	255,894,000		6.86	12.72
Total liabilities and capital	3,386,071,000	2,687,781,000	2,622,532,000	2,533,600,000		25.98	43.98
<b>Memoranda</b>							
Non-interest-bearing deposits	596,146,000	416,192,000	388,597,000	409,221,000		43.24	46.40
Interest-bearing deposits	1,548,111,000	1,146,876,000	1,082,069,000	1,034,761,000		34.99	77.43
Total deposits	2,144,257,000	1,563,068,000	1,470,666,000	1,443,982,000		37.18	67.56
Long-term debt that reprices within 1 year	23,781,000	45,793,000	89,620,000	96,996,000		-48.07	-80.38
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	261,330,000	256,515,000	255,693,000	254,190,000			
Accounting restatements	-2,650,000	62,000	-95,000	0			
Net income	29,131,000	36,431,000	32,474,000	24,441,000			
Net sale of new perpetual preferred stock	3,065,000	877,000	-31,000	-13,000			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	1,262,000	1,566,000	2,084,000	1,669,000			
Less: Purchase of treasury stock	6,397,000	24,121,000	19,983,000	15,410,000			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	12,694,000	12,476,000	10,756,000	9,200,000			
Change in other comprehensive income	6,417,000	3,076,000	-1,476,000	1,056,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-110,000	-600,000	-1,395,000	-1,040,000			
Holding company equity capital, ending balance	279,354,000	261,330,000	256,515,000	255,693,000			

BHC Name

City/State

### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	10.93	36.22	11	13.86	37.78	17	15.45	37.19	17	15.75	35.54	20			
Commercial and industrial loans	5.74	13.52	13	6.31	12.02	21	7.15	12.85	23	6.47	12.62	23			
Loans to individuals	5.90	3.40	76	7.92	4.20	76	7.76	4.31	76	7.93	4.47	75			
Loans to depository institutions and acceptances of other banks	0.21	0.03	89	0.26	0.04	88	0.37	0.05	89	0.35	0.06	87			
Agricultural loans	0.02	0.19	41	0.03	0.24	42	0.03	0.30	46	0.03	0.21	48			
Other loans and leases	8.52	4.63	78	8.58	5.01	79	7.93	5	73	7.23	5.10	66			
Net loans and leases	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10	37.23	62.73	11			
Debt securities over 1 year	15.06	15.55	48	12.73	14.60	42	7.64	14.63	15	8.11	14.83	18			
Mutual funds and equity securities	0.02	0.05	51	0.02	0.06	50	0.03	0.06	52	0.02	0.06	46			
Subtotal	45.57	78.16	8	49.23	79.65	10	45.85	79.97	8	45.36	79.31	11			
Interest-bearing bank balances	14.89	7.51	89	9.06	3.06	92	9.90	3.04	93	16.09	3.46	95			
Federal funds sold and reverse repos	13.49	0.82	94	14.47	1.57	92	16.53	1.66	92	11.98	1.81	89			
Debt securities 1 year or less	2.37	1.68	72	2.08	1.91	66	2.34	1.96	71	1.73	1.86	62			
Trading assets	14.84	1.01	93	15.28	1.19	95	15.77	1.33	94	15.06	1.34	93			
Total earning assets	91.16	91.05	52	90.12	89.53	57	90.39	89.74	60	90.22	89.84	55			
Non-interest cash and due from depository institutions	0.73	1.07	27	0.81	1.14	25	0.85	1.21	26	1.02	1.22	35			
Other real estate owned	0.01	0.02	38	0.01	0.03	40	0.01	0.04	32	0.02	0.05	32			
All other assets	8.11	7.82	55	9.07	9.27	49	8.76	8.98	47	8.76	8.86	50			
<b>Memoranda</b>															
Short-term investments	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90	29.80	8.69	89			
U.S. Treasury securities	7.53	0.84	96	5.19	1.03	92	2.14	1.04	78	0.90	1.02	61			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	0.98	1.69	53	1.29	1.34	61	1.62	1.62	62	1.84	1.60	64			
Mortgage-backed securities	7.12	11.75	27	6.13	11.44	17	4.21	11.13	13	4.73	11.06	18			
Asset-backed securities	1.10	0.32	84	1.36	0.28	88	1.02	0.33	82	1.18	0.30	87			
Other debt securities	0.68	0.42	75	0.84	0.39	77	0.99	0.41	82	1.20	0.38	86			
Loans held-for-sale	0.84	0.52	75	0.26	0.39	53	0.46	0.30	75	0.13	0.33	42			
Loans held for investment	30.48	61.72	8	36.70	63.50	11	38.24	63.93	10	37.63	62.63	11			
Real estate loans secured by 1-4 family	7.14	11.91	29	9.16	13.29	33	10.81	13.46	37	11.07	13.44	37			
Revolving	0.70	1.66	29	1.07	2.07	36	1.30	2.27	41	1.59	2.40	43			
Closed-end, secured by first liens	6.41	9.81	34	8.05	10.69	37	9.45	10.57	47	9.41	10.35	46			
Closed-end, secured by junior liens	0.02	0.22	20	0.04	0.28	23	0.05	0.31	24	0.07	0.34	26			
Commercial real estate loans	3.70	22.22	13	4.60	22.23	16	4.54	21.58	16	4.59	19.88	18			
Construction and land development	0.30	3.40	12	0.35	3.44	15	0.37	3.51	16	0.39	3.25	17			
Multifamily	2.16	3.12	41	2.75	3.01	53	2.72	2.72	60	2.77	2.54	61			
Nonfarm nonresidential	1.24	14.72	10	1.49	14.69	11	1.45	14.44	13	1.43	13.30	14			
Real estate loans secured by farmland	0	0.33	23	0.01	0.36	26	0.01	0.41	30	0.01	0.32	33			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	34.90	57.15	18	37.49	57.46	22	39.93	56.49	24	41.71	54.84	29			
Real estate loans secured by 1-4 family	22.78	19.43	60	24.79	20.75	62	27.93	21.10	73	29.31	21.45	79			
Revolving	2.24	2.64	47	2.90	3.15	48	3.37	3.50	50	4.21	3.77	57			
Closed-end	20.54	16.59	66	21.88	17.39	69	24.56	17.39	77	25.11	17.41	76			
Commercial real estate loans	11.81	34.63	11	12.43	33.52	15	11.74	32.14	15	12.16	29.99	17			
Construction and land development	0.96	5.26	14	0.95	5.09	15	0.97	5.20	15	1.03	4.90	16			
1-4 family	0.14	0.93	24	0.03	0.94	19	0.02	1.02	16	0.04	0.89	21			
Other	0.82	4.19	13	0.92	4.02	15	0.95	4.05	16	0.99	3.90	19			
Multifamily	6.91	4.96	72	7.45	4.69	79	7.02	4.10	81	7.34	3.84	85			
Nonfarm nonresidential	3.94	22.93	8	4.04	22.15	8	3.74	21.40	11	3.79	20.03	13			
Owner-occupied	1.61	7.68	16	1.75	7.72	18	1.69	8.03	17	1.76	7.58	19			
Other	2.33	14.95	7	2.29	14.34	8	2.05	13.38	9	2.03	12.45	11			
Real estate loans secured by farmland	0.01	0.54	24	0.01	0.55	29	0.02	0.63	33	0.02	0.51	37			
Loans to depository institutions and acceptances of other banks	0.66	0.06	92	0.70	0.11	91	0.97	0.12	90	0.92	0.17	88			
Commercial and industrial loans	18.32	22.17	37	17.08	19.53	46	18.48	20.32	46	17.14	20.53	42			
Loans to individuals	18.85	6.13	86	21.43	7.13	88	20.06	7.36	86	21	7.61	87			
Credit card loans	12.23	0.65	94	15.37	0.81	94	14.11	1.02	94	14.39	1.12	93			
Agricultural loans	0.06	0.32	48	0.07	0.37	49	0.06	0.46	52	0.07	0.33	54			
Other loans and leases	27.20	9.09	92	23.22	9.85	87	20.49	9.66	87	19.15	10.32	85			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	143.79	381.27	13	163.68	391.26	16	182.55	379.80	18	179.59	366.85	21			
Real estate loans secured by 1-4 family	93.84	125.03	36	108.21	138.18	37	127.67	137.84	46	126.20	138.55	43			
Revolving	9.22	17.42	34	12.68	21.26	37	15.41	23.33	43	18.11	25.05	44			
Closed-end	84.62	106.14	39	95.53	115.20	42	112.26	112.79	53	108.09	111.69	49			
Commercial real estate loans	48.67	234.65	12	54.28	229.44	15	53.65	219.72	15	52.36	204.45	17			
Construction and land development	3.95	35.62	10	4.13	34.95	13	4.42	35.36	16	4.44	32.91	17			
1-4 family	0.58	6.34	21	0.12	6.61	16	0.10	7.04	16	0.17	6.16	19			
Other	3.37	28.16	10	4.02	27.32	14	4.33	27.26	18	4.27	26.01	20			
Multifamily	28.47	32.74	52	32.51	31.04	63	32.11	27.85	69	31.59	25.95	71			
Nonfarm nonresidential	16.25	155.06	10	17.64	152.10	12	17.12	147.22	12	16.33	137.03	13			
Owner-occupied	6.64	52.37	14	7.62	53.07	16	7.74	54.89	16	7.60	51.62	18			
Other	9.61	100.54	9	10.01	97.41	12	9.37	91.80	12	8.73	84.09	13			
Real estate loans secured by farmland	0.04	3.44	25	0.06	3.60	26	0.07	4.02	31	0.09	3.31	34			
Loans to depository institutions and acceptances of other banks	2.71	0.28	90	3.07	0.44	88	4.43	0.54	89	3.96	0.68	87			
Commercial and industrial loans	75.47	139.91	19	74.58	122.02	30	84.48	128.82	33	73.79	126.55	33			
Loans to individuals	77.66	37.47	79	93.56	43.51	79	91.73	42.67	81	90.42	44.83	75			
Credit card loans	50.36	3.30	94	67.09	4.34	94	64.52	5.31	94	61.94	5.73	93			
Agricultural loans	0.26	1.88	43	0.31	2.18	45	0.30	2.72	47	0.32	1.88	50			
Other loans and leases	112.06	49.54	84	101.39	52.44	84	93.69	51.79	81	82.45	52.78	75			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	12.03	27.32	14	12.50	26.45	17	11.78	24.79	18	11.94	23.09	22			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.57	183.76	12	54.58	178.57	15	53.84	167.93	16	51.41	156.17	18			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	56.21	240.85	13	62.20	236.10	16	61.58	225.98	16	59	210.40	17			

BHC Name

City/State

# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	30.75	11.17	91	25.61	7.63	89	28.77	7.80	90	29.80	8.69	89			
Liquid assets	58.02	26.22	93	50.27	22.44	91	49.08	22.72	90	49.34	24.04	88			
Investment securities	17.45	17.85	49	14.84	16.99	46	10.01	17.27	15	9.86	17.35	17			
Net loans and leases	30.49	61.58	8	36.47	63.77	11	38.18	63.98	10	37.23	62.73	11			
Net loans, leases and standby letters of credit	35.64	62.48	9	45.37	64.84	14	42.70	65.07	12	40.87	63.89	11			
Core deposits	49.31	70.67	12	44.79	63.09	17	44.14	62.13	16	45.13	61.26	19			
Noncore funding	29.91	14.13	82	32.89	19.36	80	32.42	21.34	78	31.74	22.32	74			
Time deposits of \$250K or more	0.99	2.11	24	1.59	2.94	26	0.95	2.89	20	1.21	2.57	29			
Foreign deposits	11.06	0.36	96	10.81	0.43	96	10.30	0.47	95	10.13	0.54	95			
Federal funds purchased and repos	6.36	1.47	89	6.83	1.94	87	6.95	1.97	87	6.27	2.23	86			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-7.14	0.54	4	-7.64	0.48	5	-9.58	0.54	5	-5.71	0.73	6			
Commercial paper	0.67	0.01	94	0.89	0.02	94	1.33	0.02	96	1.07	0.02	96			
Other borrowings w/remaining maturity of 1 year or less	1.88	1.24	71	2.49	3.01	48	2.93	3.67	47	3.04	3.96	49			
Earning assets that reprice within 1 year	48.85	39.38	75	47.53	39.29	78	50.40	40.29	82	50.46	41.61	78			
Interest-bearing liabilities that reprice within 1 year	11.66	8.20	77	12.30	10.19	73	10.67	10.01	63	10.90	8.46	69			
Long-term debt that reprices within 1 year	0.70	0.47	78	1.70	0.96	77	3.42	1.34	81	3.83	1.58	78			
Net assets that reprice within 1 year	36.48	29.11	63	33.52	26.63	67	36.31	27.38	72	35.73	29.77	60			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-1.85	3.20	39	14.78	14.45	53	7.95	16.62	23	4.28	17.03	16			
Net short-term noncore funding dependence	-38.94	-4.76	6	-23.76	3.38	8	-32.87	4.66	7	-37.76	4.83	6			
Short-term investment / Short-term noncore funding	236.46	184.19	68	184.12	77.77	82	210.03	66.46	88	235.37	74.86	91			
Liquid assets - short-term noncore funding / Nonliquid assets	107.24	28.18	92	73.09	16.97	91	69.47	16.04	90	72.40	18.16	91			
Net loans and leases / Total deposits	48.14	79.43	5	62.72	90.31	9	68.09	90.08	12	65.32	90.14	12			
Net loans and leases / Core deposits	61.82	88.34	9	81.43	103.93	14	86.50	105	18	82.49	105.65	17			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.52	1.57	57	0.65	0.72	58	0.01	-0.82	80	0.44	-0.31	88			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.75	4.31	28	2.52	1.36	78	0.78	-1.98	98	1.67	-0.77	91			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	34.17	11.38	85	11.92	12.67	56	11.98	16.19	50	19.10	15.76	60			
Available-for-sale securities	65.70	87.23	14	87.92	85.40	44	87.76	81.88	50	80.90	84.24	39			
U.S. Treasury securities	43.18	4.72	93	34.98	6.15	92	21.36	6.99	86	9.10	6.96	65			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	5.62	9.83	48	8.68	7.75	62	16.21	9.16	72	18.69	9.31	79			
Mortgage-backed securities	40.83	66.64	16	41.33	67.43	16	42.08	65.45	17	47.92	65.34	21			
Asset-backed securities	6.32	1.91	82	9.18	1.66	90	10.17	2.05	88	11.93	1.74	91			
Other debt securities	3.92	3.01	70	5.68	2.94	78	9.91	2.79	88	12.14	2.57	89			
Mutual funds and equity securities	0.13	0.35	46	0.16	0.40	50	0.27	0.42	54	0.22	0.51	48			
Debt securities 1 year or less	13.56	10.55	71	14.02	11.86	67	23.39	11.91	83	17.51	11.79	72			
Debt securities 1 to 5 years	28.29	17.03	76	27.69	17.94	73	14.51	19.18	49	8.61	18.80	39			
Debt securities over 5 years	58.01	69.86	25	58.13	66.02	34	61.83	64.73	37	73.66	64.73	52			
Pledged securities	13.58	35.67	23	8.99	30.57	21	22.68	33.30	42	34.50	34.58	53			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	51.24	183.32	32	-8.77	26.69	26	-0.05	6.77	46	0.22	19.19	37			
Investment securities	48.16	23.62	82	51.94	11.75	88	5.02	9.42	56	-13.52	8.45	4			
Core deposits	38.69	26.88	85	4	11.23	23	1.23	7.29	27	4.07	12.19	36			
Noncore funding	14.55	-12.18	79	3.97	6.59	47	5.73	10.67	46	2.23	5.59	55			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,267,411,000	1,227,008,000	1,129,366,000	1,040,437,000	
Commit: Secured commercial real estate loans	6,077,000	7,426,000	8,293,000	9,125,000	
Commit: Unsecured real estate loans	14,090,000	17,211,000	13,215,000	11,171,000	
Credit card lines (reported semiannually, June/Dec)	658,483,000	650,934,000	605,385,000	572,831,000	
Securities underwriting	0	0	0	0	
Standby letters of credit	174,571,000	239,147,000	118,486,000	92,237,000	
Commercial and similar letters of credit	3,410,000	3,507,000	3,221,000	4,101,000	
Securities lent	265,834,000	227,142,000	203,202,000	190,075,000	
Credit derivatives - notional amount (holding company as guarantor)	575,178,000	607,267,000	738,464,000	744,127,000	
Credit derivatives - notional amount (holding company as beneficiary)	625,325,000	635,199,000	762,307,000	778,047,000	
Credit derivative contracts w/ purchased credit protection-investment grade	978,322,000	1,070,988,000	1,234,761,000	956,074,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade	448,343,000	396,291,000	475,980,000	766,325,000	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	3,056,905,000	3,158,415,000	3,562,040,000	4,903,742,000	
Written options contracts (interest rate)	3,374,948,000	3,937,989,000	3,997,204,000	3,576,434,000	
Purchased options contracts (interest rate)	3,675,348,000	4,361,484,000	4,321,783,000	3,987,060,000	
Interest rate swaps	20,986,459,000	21,227,546,000	21,762,686,000	21,043,012,000	
Futures and forward foreign exchange	6,299,931,000	5,083,497,000	5,448,821,000	5,476,869,000	
Written options contracts (foreign exchange)	830,340,000	700,499,000	835,045,000	786,283,000	
Purchased options contracts (foreign exchange)	824,761,000	717,855,000	830,021,000	776,175,000	
Foreign exchange rate swaps	3,923,744,000	3,604,050,000	3,548,280,000	3,952,723,000	
Commodity and other futures and forward contracts	338,496,000	346,598,000	256,908,000	257,441,000	
Written options contracts (commodity and other)	800,206,000	780,506,000	662,298,000	629,007,000	
Purchased options contracts (commodity and other)	726,498,000	735,894,000	610,434,000	545,263,000	
Commodity and other swaps	585,954,000	552,307,000	479,885,000	499,783,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	37.43	22.01	87	45.65	23.52	92	43.06	24.05	86	41.07	24.03	84			
Standby letters of credit	5.16	0.71	98	8.90	0.84	99	4.52	0.92	94	3.64	0.96	91			
Commercial and similar letters of credit	0.10	0.02	92	0.13	0.02	96	0.12	0.02	92	0.16	0.03	90			
Securities lent	7.85	0.18	95	8.45	0.40	93	7.75	0.62	93	7.50	0.75	92			
Credit derivatives - notional amount (holding company as guarantor)	16.99	0.35	96	22.59	0.42	96	28.16	0.52	97	29.37	0.30	97			
Credit derivatives - notional amount (holding company as beneficiary)	18.47	0.30	96	23.63	0.52	95	29.07	0.75	95	30.71	0.55	96			
Credit derivative contracts w/ purchased credit protection-investment grade	28.89	0.25	96	39.85	0.30	96	47.08	0.52	97	37.74	0.19	96			
Credit derivative contracts w/ purchased credit protection-noninvest grade	13.24	0.30	95	14.74	0.45	95	18.15	0.69	94	30.25	0.59	96			
Derivative contracts	1,341.48	48.62	96	1,681.93	68.47	95	1,766.06	65.81	95	1,832.72	75.35	95			
Interest rate contracts	918.28	34.36	96	1,216.08	47.31	95	1,282.87	43.84	95	1,322.63	53.66	95			
Interest rate futures and forward contracts	90.28	6.21	93	117.51	10.67	91	135.82	11.40	91	193.55	13.82	93			
Written options contracts (interest rate)	99.67	2.18	97	146.51	2.47	96	152.42	2.16	96	141.16	2.60	96			
Purchased options contracts (interest rate)	108.54	1.46	96	162.27	2.65	96	164.79	2.32	97	157.37	2.37	96			
Interest rate swaps	619.79	20.83	96	789.78	28.86	95	829.83	26.74	95	830.56	25.60	95			
Foreign exchange contracts	350.81	6.01	95	375.99	10.12	94	406.56	10.92	94	433.85	9.40	96			
Futures and forward foreign exchange contracts	186.05	3.47	96	189.13	5.23	95	207.77	5.22	95	216.17	4.53	96			
Written options contracts (foreign exchange)	24.52	0.03	96	26.06	0.05	96	31.84	0.14	96	31.03	0.06	97			
Purchased options contracts (foreign exchange)	24.36	0.04	96	26.71	0.08	96	31.65	0.13	96	30.64	0.06	97			
Foreign exchange rate swaps	115.88	0.77	96	134.09	2.03	94	135.30	2.17	94	156.01	2.34	96			
Equity, commodity, and other derivative contracts	72.39	1.86	95	89.86	3.32	94	76.63	4.08	93	76.24	3.81	93			
Commodity and other futures and forward contracts	10	0.14	96	12.90	0.19	96	9.80	0.25	94	10.16	0.30	94			
Written options contracts (commodity and other)	23.63	0.52	95	29.04	0.98	93	25.25	1.48	92	24.83	1.21	93			
Purchased options contracts (commodity and other)	21.46	0.37	95	27.38	0.94	93	23.28	1.29	92	21.52	1.12	93			
Commodity and other swaps	17.30	0.32	96	20.55	0.38	96	18.30	0.40	96	19.73	0.29	97			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	124.42	42.82	91	125.04	45.53	92	116.09	44.93	89	112.28	46.60	89			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	45,423,590,000	45,206,640,000	46,315,405,000	46,433,792,000	
Interest rate contracts	31,093,660,000	32,685,434,000	33,643,713,000	33,510,248,000	
Foreign exchange contracts	11,878,776,000	10,105,901,000	10,662,167,000	10,992,050,000	
Equity, commodity, and other contracts	2,451,154,000	2,415,305,000	2,009,525,000	1,931,494,000	
<b>Derivatives Position</b>					
Futures and forwards	9,695,332,000	8,588,510,000	9,267,769,000	10,638,052,000	
Written options	5,005,494,000	5,418,994,000	5,494,547,000	4,991,724,000	
Exchange-traded	996,532,000	1,140,574,000	960,513,000	769,710,000	
Over-the-counter	4,008,962,000	4,278,420,000	4,534,034,000	4,222,014,000	
Purchased options	5,226,607,000	5,815,233,000	5,762,238,000	5,308,498,000	
Exchange-traded	1,266,198,000	1,666,683,000	1,565,242,000	1,369,349,000	
Over-the-counter	3,960,409,000	4,148,550,000	4,196,996,000	3,939,149,000	
Swaps	25,496,157,000	25,383,903,000	25,790,851,000	25,495,518,000	
Held for trading	44,801,774,000	44,709,476,000	46,012,531,000	46,128,941,000	
Interest rate contracts	30,578,367,000	32,270,467,000	33,407,266,000	33,265,448,000	
Foreign exchange contracts	11,779,815,000	10,023,704,000	10,595,740,000	10,931,999,000	
Equity, commodity, and other contracts	2,443,592,000	2,415,305,000	2,009,525,000	1,931,494,000	
Non-traded	621,816,000	497,164,000	302,874,000	304,851,000	
Interest rate contracts	515,293,000	414,967,000	236,447,000	244,800,000	
Foreign exchange contracts	98,961,000	82,197,000	66,427,000	60,051,000	
Equity, commodity, and other contracts	7,562,000	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	59,820,494,000	69,424,225,000	67,764,400,000	71,780,070,000	
One year or less	28,663,719,000	38,305,803,000	34,866,182,000	38,545,415,000	
Over 1 year to 5 years	24,042,292,000	19,679,191,000	22,019,837,000	22,110,070,000	
Over 5 years	7,114,483,000	11,439,231,000	10,878,381,000	11,124,585,000	
Gross negative fair value (absolute value)	672,810,000	496,187,000	480,879,000	506,992,000	
Gross positive fair value	693,099,000	513,826,000	505,370,000	535,677,000	
Held for trading	690,318,000	512,261,000	503,940,000	533,993,000	
Non-traded	2,781,000	1,565,000	1,430,000	1,684,000	
Current credit exposure on risk-based capital derivative contracts	218,704,000	146,758,000	131,288,000	135,901,000	
Credit losses on derivative contracts	89,000	1,000	4,000	-3,000	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	4,000	0	0	12,000	

BHC Name

City/State

# Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	68.45	94.10	10	72.30	93.44	12	72.64	92.91	9	72.17	92.20	10			
Foreign exchange contracts	26.15	3.49	90	22.35	3.20	91	23.02	3.39	93	23.67	3.53	93			
Equity, commodity, and other contracts	5.40	1.17	84	5.34	1.64	81	4.34	1.93	78	4.16	1.94	78			
<b>Futures and forwards</b>															
Futures and forwards	21.34	14.05	71	19	13.49	69	20.01	12.78	71	22.91	13.23	75			
<b>Written options</b>															
Written options	11.02	8.18	71	11.99	5.91	78	11.86	6.60	74	10.75	6.68	75			
<b>Exchange-traded</b>															
Exchange-traded	2.19	0.14	92	2.52	0.15	92	2.07	0.23	91	1.66	0.27	91			
<b>Over-the-counter</b>															
Over-the-counter	8.83	7.73	67	9.46	5.10	79	9.79	5.49	76	9.09	5.27	75			
<b>Purchased options</b>															
Purchased options	11.51	3.42	82	12.86	4.42	82	12.44	4.19	83	11.43	4.73	82			
<b>Exchange-traded</b>															
Exchange-traded	2.79	0.15	94	3.69	0.28	91	3.38	0.32	91	2.95	0.33	90			
<b>Over-the-counter</b>															
Over-the-counter	8.72	2.86	82	9.18	3.35	81	9.06	3.20	82	8.48	3.32	81			
<b>Swaps</b>															
Swaps	56.13	68.76	28	56.15	69.75	29	55.69	70.34	25	54.91	68.94	25			
<b>Held for trading</b>															
Held for trading	98.63	43.53	88	98.90	44.16	88	99.35	46.31	90	99.34	46.32	92			
<b>Interest rate contracts</b>															
Interest rate contracts	67.32	36.62	66	71.38	37.24	69	72.13	38.40	65	71.64	37.84	68			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	25.93	1.60	94	22.17	1.60	95	22.88	1.85	94	23.54	2.10	95			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	5.38	0.68	89	5.34	0.83	85	4.34	1.14	82	4.16	1.01	84			
<b>Non-traded</b>															
Non-traded	1.37	56.47	11	1.10	55.84	11	0.65	53.69	9	0.66	53.68	7			
<b>Interest rate contracts</b>															
Interest rate contracts	1.13	53.82	13	0.92	52.22	12	0.51	50.60	11	0.53	51.23	11			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0.22	0.46	78	0.18	0.34	75	0.14	0.57	71	0.13	0.60	70			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0.02	0.10	81	0	0.13	38	0	0.16	38	0	0.21	36			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	131.69	91.48	93	153.57	93.86	95	146.31	94.47	93	154.59	95.63	93			
<b>One year or less</b>															
One year or less	63.10	32.05	80	84.73	32.17	87	75.28	32.51	83	83.01	31.96	84			
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	52.93	27.06	89	43.53	30.45	70	47.54	31.16	79	47.62	31.85	77			
<b>Over 5 years</b>															
Over 5 years	15.66	29.56	34	25.30	28.09	52	23.49	28.71	49	23.96	29.43	47			
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	1.48	1.55	57	1.10	0.83	66	1.04	0.72	75	1.09	0.69	83			
<b>Gross positive fair value</b>															
Gross positive fair value	1.53	2.23	32	1.14	1.19	54	1.09	0.85	72	1.15	0.71	84			
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	2.86	0.07	97	2.31	0.06	97	2.31	0.06	96	2.43	0.06	96			
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	2.95	0.09	97	2.40	0.07	96	2.42	0.06	97	2.57	0.06	96			
<b>Held for trading (X)</b>															
Held for trading (X)	2.94	0.07	97	2.39	0.06	96	2.42	0.05	97	2.56	0.05	96			
<b>Non-traded (X)</b>															
Non-traded (X)	0.01	0.02	59	0.01	0.01	66	0.01	0.01	72	0.01	0.01	73			
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.93	0.06	97	0.68	0.05	95	0.63	0.04	96	0.65	0.04	96			
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0.04	0	96	0	0	91	0	0	96	0	0	3			
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
<b>90+ days past due</b>															
90+ days past due	0	0	97	0	0	48	0	0	48	0.01	0	98			
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets	14.01	0.85	97	9.68	0.73	95	8.59	0.53	96	9.06	0.53	96			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	13,123,000	13,445,000	13,604,000	13,776,000	
Gross losses	6,836,000	6,810,000	6,349,000	6,512,000	
Write-downs, transfers to loans held-for-sale	0	0	0	467,000	
Recoveries	1,577,000	1,181,000	1,493,000	1,125,000	
Net losses	5,259,000	5,629,000	4,856,000	5,387,000	
Provision for loan and lease losses	16,291,000	5,449,000	4,885,000	5,300,000	
Adjustments	4,173,000	-142,000	-188,000	-85,000	
Ending balance	28,328,000	13,123,000	13,445,000	13,604,000	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.51	0.51	55	0.20	0.15	69	0.19	0.14	73	0.21	0.16	73			
Provision for loan and lease losses / Average loans and leases	1.60	0.82	89	0.56	0.24	88	0.50	0.24	85	0.57	0.28	88			
Provision for loan and lease losses / Net loan and lease losses	309.77	487.86	45	96.80	130.58	24	100.60	134.68	37	98.39	143.18	29			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.74	1.58	89	1.33	0.83	87	1.34	0.90	84	1.43	0.98	86			
Allowance for loan and lease losses / Total loans and leases	2.67	1.55	89	1.32	0.81	87	1.32	0.89	84	1.42	0.96	88			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.39	11.58	36	2.33	8.03	20	2.77	7.54	22	2.53	8.39	16			
Allowance for loan and lease losses / Nonaccrual assets	238.27	299.17	49	219.08	218.72	68	183.78	214.03	55	150.15	178.03	51			
ALLL / 90+ days past due + nonaccrual loans and leases	220.33	244.34	51	171.97	151.73	68	129.84	160.51	51	99.73	136.22	38			
Gross loan and lease losses / Average loans and leases	0.67	0.34	82	0.69	0.28	89	0.65	0.30	89	0.70	0.33	88			
Recoveries / Average loans and leases	0.15	0.07	89	0.12	0.08	78	0.15	0.09	82	0.12	0.09	71			
Net losses / Average loans and leases	0.52	0.27	80	0.57	0.21	88	0.50	0.22	88	0.58	0.24	89			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0.05	0	93			
Recoveries / Prior year-end losses	23.16	33.98	36	18.60	36.22	22	22.93	41.30	29	19.75	33.49	25			
Earnings coverage of net loan and lease losses (X)	9.83	22.91	43	8.88	24.40	34	9.41	21.75	34	7.65	19.67	27			

#### Net Loan and Lease Losses By Type

Real estate loans	-0.04	0.04	3	-0.02	0.01	12	-0.07	0.02	4	0.01	0.02	50			
Real estate loans secured by 1-4 family	-0.07	0.01	4	-0.04	0.01	11	-0.11	0.01	5	0.02	0.03	45			
Revolving	-0.11	0.01	12	-0.10	0.02	11	0.03	0.03	54	0.18	0.09	77			
Closed-end	-0.07	0	5	-0.03	0	12	-0.12	0.01	3	-0.01	0.02	20			
Commercial real estate loans	0.01	0.07	30	0.01	0.01	63	0	0.01	54	0	0.01	56			
Construction and land development	-0.01	0	32	0.05	-0.01	88	0.02	-0.03	86	0	-0.02	63			
1-4 family	-0.01	0	12	-0.03	0	5	0.02	-0.01	96	0	0	62			
Other	0	0	57	0.09	-0.01	93	0	-0.02	68	0	-0.01	64			
Multifamily	0	0	19	0	0	23	0	0	33	0	-0.01	29			
Nonfarm nonresidential	0.03	0.11	41	0.02	0.02	66	0	0.02	47	0.02	0.03	56			
Owner-occupied	0	0.02	48	0	0.01	17	0.01	0.01	66	0.02	0.01	75			
Other	0.02	0.08	47	0.03	0.01	80	-0.01	0.01	18	0	0.01	44			
Real estate loans secured by farmland	0	0.02	46	-0.74	0.01	1	0	0	50	0	0.01	47			
Commercial and industrial loans	0.63	0.47	71	0.48	0.37	72	0.26	0.31	54	0.29	0.39	50			
Loans to individuals	1.98	1.13	79	2.19	1.17	82	2.19	1.16	81	2.34	1.25	84			
Credit card loans	2.96	2.92	47	2.92	3.11	40	2.93	2.92	42	2.80	2.92	41			
Agricultural loans	0.45	0.19	85	0.57	0.08	89	0.46	0.15	83	0.28	0.18	80			
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0.08	0.15	58	0.10	0.15	58	0.10	0.14	58	0.09	0.15	52			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	5,364,000	5,084,000	6,191,000	7,502,000	
90+ days past due loans and leases	1,731,000	2,773,000	4,440,000	6,082,000	
Nonaccrual loans and leases	11,126,000	4,858,000	5,915,000	7,559,000	
Total past due and nonaccrual loans and leases	18,221,000	12,715,000	16,546,000	21,143,000	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	134,000	271,000	1,043,000	1,022,000	
Restructured 90+ days past due	42,000	55,000	825,000	1,005,000	
Restructured nonaccrual	3,734,000	2,789,000	3,459,000	3,963,000	
Total restructured loans and leases	3,910,000	3,115,000	5,327,000	5,990,000	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	502,000	687,000	7,000	14,000	
90+ days past due loans held for sale	372,000	189,000	13,000	18,000	
Nonaccrual loans held for sale	1,757,000	740,000	47,000	76,000	
Total past due and nonaccrual loans held for sale	2,631,000	1,616,000	67,000	108,000	
Restructured loans and leases in compliance	4,563,000	4,817,000	7,327,000	7,439,000	
Other real estate owned	265,000	386,000	344,000	406,000	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	763,000	1,132,000	1,401,000	1,501,000	
Total other assets past due and nonaccrual	763,000	1,132,000	1,401,000	1,501,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.51	0.39	72	0.51	0.43	67	0.61	0.44	78	0.78	0.47	86			
90+ days past due loans and leases	0.16	0.12	75	0.28	0.15	80	0.44	0.17	84	0.64	0.20	85			
Nonaccrual loans and leases	1.05	0.66	83	0.49	0.51	49	0.58	0.54	59	0.79	0.63	70			
90+ days past due and nonaccrual loans and leases	1.21	0.85	80	0.77	0.71	57	1.02	0.75	76	1.43	0.88	81			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0.01	0.01	72	0.03	0.01	76	0.10	0.02	92	0.11	0.02	90			
90+ days past due restructured	0	0.01	77	0.01	0.01	77	0.08	0.01	89	0.11	0.01	90			
Nonaccrual restructured	0.35	0.13	89	0.28	0.14	81	0.34	0.16	84	0.41	0.20	85			
30-89 days past due loans held for sale	0.05	0	94	0.07	0	95	0	0	81	0	0	82			
90+ days past due loans held for sale	0.04	0	93	0.02	0	93	0	0	91	0	0	89			
Nonaccrual loans held for sale	0.17	0.01	96	0.07	0	95	0	0	84	0.01	0	81			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.51	0.40	72	0.51	0.43	66	0.61	0.44	78	0.78	0.47	86			
90+ days past due assets	0.16	0.12	75	0.28	0.15	80	0.44	0.18	83	0.63	0.20	85			
Nonaccrual assets	1.12	0.67	86	0.60	0.53	65	0.72	0.57	73	0.95	0.64	80			
30+ days past due and nonaccrual assets	1.79	1.29	78	1.39	1.19	69	1.77	1.26	79	2.36	1.39	88			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.40	0.52	41	0.33	0.44	41	0.45	0.48	53	0.60	0.54	66			
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.55	38	0.34	0.48	39	0.46	0.52	46	0.61	0.59	57			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.48	0.60	39	0.39	0.53	34	0.59	0.60	52	0.69	0.72	47			
Allowance for loan and lease losses	56.94	66.66	43	79.15	115.41	36	114.94	118.28	52	128.13	129.01	55			
Equity capital + allowance for loan and lease losses	5.24	4.97	58	3.78	4.28	49	5.72	4.79	65	6.47	5.78	60			
Tier 1 capital + allowance for loan and lease losses	6.13	6.05	56	4.56	5.65	44	6.96	6.16	62	7.84	7.35	55			
Loans and leases + other real estate owned	1.52	0.97	82	1.05	0.85	68	1.52	0.96	84	1.82	1.15	83			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.43	0.39	66	0.56	0.38	78	0.81	0.42	88	1.11	0.44	91			
90+ days past due	0.10	0.16	71	0.30	0.16	81	0.69	0.22	86	1.14	0.26	87			
Nonaccrual	2.12	0.76	91	1.03	0.46	90	1.17	0.57	86	1.45	0.69	86			
Commercial and industrial															
30–89 days past due	0.43	0.23	80	0.36	0.31	67	0.21	0.30	44	0.29	0.32	56			
90+ days past due	0.08	0.03	80	0.10	0.05	78	0.14	0.05	83	0.09	0.05	77			
Nonaccrual	1.10	0.75	76	0.52	0.83	37	0.53	0.76	47	0.91	0.93	50			
Individuals															
30–89 days past due	0.88	0.83	58	0.96	0.83	56	1.03	0.84	61	0.97	0.97	52			
90+ days past due	0.58	0.14	88	0.69	0.17	89	0.67	0.16	90	0.65	0.19	87			
Nonaccrual	0.08	0.28	39	0.05	0.17	40	0.07	0.23	35	0.08	0.24	45			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0.03	0	95	0	0	49	0.02	0	94	0.01	0.05	89			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	5.89	0.17	97	1.57	0.24	92	2.12	0.17	97	0.43	0.17	81			
90+ days past due	0.15	0	97	0.14	0	94	0.15	0	95	0	0	41			
Nonaccrual	0.15	0.49	54	0.29	0.67	61	0.46	0.75	61	0.57	0.96	62			
Foreign governments															
30–89 days past due	0	0	50	0	0.07	47	0	0.01	46	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Nonaccrual	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46			
Other loans and leases															
30–89 days past due	0.39	0.18	79	0.15	0.20	58	0.21	0.17	69	0.36	0.20	77			
90+ days past due	0.01	0.01	78	0.01	0.01	73	0.01	0.01	74	0.04	0.02	81			
Nonaccrual	0.34	0.15	79	0.01	0.13	40	0.02	0.14	42	0.07	0.10	60			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>															
1-4 family	30-89 days past due	0.41	0.65	34	0.79	0.67	69	1.10	0.71	82	1.47	0.74	85		
	90+ days past due	0.15	0.33	70	0.46	0.31	80	0.99	0.46	83	1.62	0.49	86		
	Nonaccrual	2.84	0.89	93	1.45	0.73	86	1.46	0.86	80	1.93	0.97	85		
Revolving	30-89 days past due	0.50	0.48	54	1.07	0.45	92	1.25	0.50	89	1.37	0.61	88		
	90+ days past due	0	0.03	30	0.71	0.05	97	0.91	0.05	96	1.17	0.07	98		
	Nonaccrual	5.57	1.13	90	3.13	1	86	2.97	1.17	83	3.03	1.17	84		
Closed-end	30-89 days past due	0.40	0.65	38	0.76	0.70	61	1.08	0.75	76	1.49	0.79	83		
	90+ days past due	0.17	0.38	71	0.42	0.35	80	1	0.53	80	1.69	0.57	84		
	Nonaccrual	2.55	0.87	92	1.22	0.70	85	1.26	0.84	76	1.74	0.96	81		
Junior lien	30-89 days past due	0	0.02	30	0.01	0.02	28	0.01	0.03	35	0.02	0.03	41		
	90+ days past due	0	0	32	0	0	69	0	0	63	0	0	64		
	Nonaccrual	0.02	0.04	40	0.02	0.04	38	0.02	0.06	40	0.03	0.07	39		
Commercial real estate	30-89 days past due	0.48	0.26	79	0.11	0.18	40	0.13	0.17	44	0.24	0.18	66		
	90+ days past due	0.01	0.02	65	0	0.03	43	0.01	0.03	56	0.01	0.04	52		
	Nonaccrual	0.76	0.62	68	0.21	0.23	56	0.44	0.28	75	0.25	0.34	42		
Construction and development	30-89 days past due	0.46	0.28	75	0.09	0.28	45	0.13	0.21	50	0.69	0.23	88		
	90+ days past due	0	0.01	35	0	0.02	33	0.01	0.02	71	0.05	0.03	77		
	Nonaccrual	3.73	0.41	94	1.04	0.20	88	1.57	0.19	94	0.24	0.24	63		
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25		
	90+ days past due	0	0	42	0	0	41	0.01	0	91	0.05	0	93		
	Nonaccrual	0.02	0.03	68	0.02	0.02	68	0.10	0.02	88	0.22	0.03	93		
Other	30-89 days past due	0.46	0.22	80	0.09	0.20	55	0.13	0.13	67	0.69	0.13	92		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29		
	Nonaccrual	3.71	0.35	94	1.02	0.17	88	1.47	0.15	94	0.02	0.18	32		
Multifamily	30-89 days past due	0.36	0.09	88	0.08	0.08	68	0.04	0.10	57	0.10	0.07	74		
	90+ days past due	0	0	91	0	0	84	0	0.01	39	0	0.01	36		
	Nonaccrual	0.08	0.11	59	0.04	0.05	60	0.07	0.08	65	0.06	0.10	55		
Nonfarm non-residential	30-89 days past due	0.70	0.23	86	0.16	0.14	59	0.30	0.17	78	0.41	0.17	85		
	90+ days past due	0.03	0.02	78	0	0.03	22	0.03	0.03	75	0.03	0.04	65		
	Nonaccrual	1.25	0.80	73	0.34	0.28	68	0.84	0.30	93	0.61	0.38	76		
Owner Occupied	30-89 days past due	0.38	0.07	96	0.11	0.07	71	0.15	0.09	69	0.23	0.07	91		
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23		
	Nonaccrual	0.38	0.27	68	0.25	0.16	71	0.28	0.17	72	0.39	0.21	76		
Other	30-89 days past due	0.32	0.14	79	0.05	0.07	52	0.15	0.07	81	0.17	0.09	79		
	90+ days past due	0.03	0.01	84	0	0.01	30	0.03	0.01	81	0.03	0.02	75		
	Nonaccrual	0.87	0.44	77	0.10	0.10	57	0.56	0.13	92	0.21	0.14	68		
Farmland	30-89 days past due	0	0.11	30	0.74	0.23	85	0	0.25	23	0.52	0.27	74		
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38		
	Nonaccrual	8.42	1.13	93	2.96	0.84	86	5.19	1.23	87	2.60	1.07	81		
Credit card	30-89 days past due	0.74	0.95	29	0.92	1.19	22	0.92	1.22	26	0.88	1.08	32		
	90+ days past due	0.90	0.63	65	0.96	0.78	56	0.94	0.73	52	0.94	0.75	56		
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	4,315,000	9,557,000	32,752,000	52,068,000	
Retained earnings	242,712,000	223,211,000	199,202,000	177,676,000	
Accumulated other comprehensive income (AOCI)	7,986,000	1,569,000	-1,507,000	-247,000	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	255,013,000	234,337,000	230,447,000	229,497,000	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	47,869,000	46,399,000	46,071,000	46,137,000	
Accumulated other comprehensive income-related adjustments	2,385,000	62,000	-107,000	77,000	
Other deductions from common equity tier 1 capital	-319,000	123,000	1,579,000	-17,000	
Subtotal:	205,078,000	187,753,000	182,904,000	183,300,000	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	205,078,000	187,753,000	182,904,000	183,300,000	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	30,063,000	26,993,000	26,068,000	26,068,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	9,000	5,000	66,000	
Additional tier 1 capital before deductions	30,063,000	27,002,000	26,073,000	26,134,000	
Less: Additional tier 1 capital deductions	297,000	323,000	454,000	790,000	
Additional tier 1 capital	29,766,000	26,679,000	25,619,000	25,344,000	
<b>Tier 1 Capital</b>	234,844,000	214,432,000	208,523,000	208,644,000	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	16,645,000	13,733,000	13,772,000	14,829,000	
Non-qualifying capital instruments	0	0	0	345,000	
Total capital minority interest not included in tier 1 capital	115,000	168,000	216,000	5,000	
Allowance for loan and lease losses in tier 2 capital	18,372,000	14,314,000	14,500,000	14,672,000	
Exited advanced approach eligible credit reserves	5,677,000	3,837,000	4,424,000	4,210,000	
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	35,132,000	28,215,000	28,488,000	29,851,000	
Exited advanced approach tier 2 capital before deductions	22,437,000	17,738,000	18,412,000	19,389,000	
Less: Tier 2 capital deductions	53,000	58,000	70,000	100,000	
Tier 2 capital	35,079,000	28,157,000	28,418,000	29,751,000	
Exited advanced approach tier 2 capital	22,384,000	17,680,000	18,342,000	19,289,000	
Total capital	269,923,000	242,589,000	236,941,000	238,395,000	
Exited advanced approach total capital	257,228,000	232,112,000	226,865,000	227,933,000	
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	3,398,833,000	2,771,586,000	2,635,975,000	2,558,521,000	
Less: Deductions from common equity tier 1 capital	48,438,000	47,031,000	47,188,000	47,158,000	
Less: Other deductions	-2,924,000	-5,684,000	-530,000	-2,907,000	
Total assets for leverage ratio	3,353,319,000	2,730,239,000	2,589,317,000	2,514,270,000	
Total risk-weighted assets	1,560,608,960	1,515,868,505	1,528,916,460	1,499,505,963	
Exited advanced approach total RWA	1,484,431,000	1,397,878,000	1,421,205,000	1,435,825,000	

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	13.14	12.35	68	12.39	12.11	60	11.96	12.09	56	12.22	12.16	62			
Common equity tier 1 capital, column B	13.82	0.30	98	13.43	0.29	97	12.87	0.52	96	12.77	0.44	96			
Tier 1 capital, column A	15.05	13.08	80	14.15	12.78	75	13.64	12.85	73	13.91	12.95	70			
Tier 1 capital, column B	15.82	0.34	98	15.34	0.34	97	14.67	0.60	95	14.53	0.51	95			
Total capital, column A	17.30	15.23	83	16	14.36	77	15.50	14.45	74	15.90	14.63	74			
Total capital, column B	17.33	0.39	97	16.60	0.38	96	15.96	0.67	94	15.87	0.57	95			
Tier 1 leverage	7	9.13	4	7.85	9.76	8	8.05	9.71	9	8.30	9.53	16			
Supplementary leverage ratio, advanced approaches HCs	6.90	8.72	5	6.26	7.41	33	6.38	7.31	27	6.51	6.58	33			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	4,194,000	3,351,000	3,009,000	3,659,000		25.16	16.08
Total property and casualty assets .....	650,000	656,000	662,000	764,000		-0.91	-20.34
Reinsurance recoverables (P/C) .....		10,000	14,000	31,000			
Total life and health assets .....	3,544,000	2,695,000	2,347,000	2,895,000		31.50	26.71
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	3,532,000	2,686,000	2,339,000	2,796,000			30.91
<b>Total insurance underwriting equity</b>							
Total insurance underwriting equity .....	602,000	553,000	647,000	585,000		8.86	-48.41
Total property and casualty equity .....	574,000	524,000	555,000	488,000		9.54	-33.72
Total life and health equity .....	28,000	29,000	92,000	97,000		-3.45	-90.70
Total insurance underwriting net income .....	-87,000	-259,000	-186,000	-133,000			
Total property and casualty .....	-92,000	-268,000	-196,000	-143,000			
Total life and health .....	5,000	9,000	10,000	10,000		-44.44	-28.57
<b>Claims and claims adjusted expense reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C) .....	39,000	57,000	76,000	154,000		-31.58	-82.43
<b>Unearned premiums (P/C)</b>							
Unearned premiums (P/C) .....	0	0	0	0			-100.00
<b>Policyholder benefit and contractholder funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0			
<b>Separate account liabilities (L/H)</b>							
Separate account liabilities (L/H) .....	3,532,000	2,686,000	2,339,000	2,796,000		31.50	30.91
<b>Insurance activities revenue</b>							
Insurance activities revenue .....	13,000	15,000	14,000	16,000		-13.33	-48.00
Other insurance activities income .....	20,000	22,000	21,000	19,000		-9.09	0.00
<b>Insurance and reinsurance underwriting income</b>							
Insurance and reinsurance underwriting income .....	-7,000	-7,000	-7,000	-3,000			
Premiums .....	-7,000	-7,000	-7,000	-3,000			
Credit related insurance underwriting .....	0	0	0	4,000			-100.00
Other insurance underwriting .....	-7,000	-7,000	-7,000	-7,000			
<b>Insurance benefits, losses, expenses</b>							
Insurance benefits, losses, expenses .....	0	2,000	-27,000	1,000		-100.00	-100.00
<b>Net assets of insurance underwriting subsidiaries</b>							
Net assets of insurance underwriting subsidiaries .....	650,000	656,000	662,000	726,000		-0.91	-14.13
<b>Life insurance assets</b>							
Life insurance assets .....	20,844,000	20,246,000	19,621,000	19,392,000		2.95	12.33

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.12	0	94	0.12	0.01	92	0.11	0.01	92	0.14	0.01	91			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	15.50	53.67	42	19.58	51.47	43	22	56.12	37	20.88	52.23	39			
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	84.50	46.33	57	80.42	48.53	56	78	43.88	62	79.12	47.77	60			
Separate account assets (L/H) / Total life assets .....	99.66	11.24	93	99.67	7.26	95	99.66	8.53	94	96.58	2.52	95			
<b>Insurance activities revenue / Adjusted operating income</b>															
Insurance activities revenue / Adjusted operating income .....	0.01	0.41	31	0.01	0.47	32	0.01	0.47	32	0.02	0.55	30			
Premium income / Insurance activities revenue .....	-53.85	2.84	0	-46.67	7.32	1	-50	4.86	1	-18.75	4.64	1			
Credit related premium income / Total premium income .....		38.23			34.91			44.54			43.04				
Other premium income / Total premium income .....		61.77			65.09			55.46			56.96				
<b>Insurance underwriting net income / Consolidated net income</b>															
Insurance underwriting net income / Consolidated net income .....	-0.30	0.03	2	-0.71	0.08	0	-0.57	0.08	1	-0.54	0.04	3			
Insurance net income (P/C) / Equity (P/C) .....	-16.03	15.59	5	-51.15	19.86	4	-35.32	15.64	4	-29.30	5.74	4			
Insurance net income (L/H) / Equity (L/H) .....	17.86	3.62	92	31.03	5.13	94	10.87	1.99	72	10.31	-2.99	75			
<b>Insurance benefits, losses, expenses / Insurance premiums</b>															
Insurance benefits, losses, expenses / Insurance premiums .....		447.82			233.61			160.49			127.33				
<b>Reinsurance recovery (P/C) / Total assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	1.52	0.15	90	2.11	0.17	91	4.06	0.48	91			
<b>Reinsurance recovery (L/H) / Total assets (L/H)</b>															
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0.15	45	0	2.31	47	0	0	47			
<b>Net assets of insurance underwriting subsidiaries / Consolidated assets</b>															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.02	0	94	0.02	0	93	0.03	0	93	0.03	0	91			
<b>Life insurance assets / Tier 1 capital + allowance for loan and lease losses</b>															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	7.92	11.03	40	8.90	11.51	42	8.84	10.22	43	8.73	9.84	46			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	520,210,000			426,023,000			402,374,000			325,999,000					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	15.36	0.75	93	15.85	1.39	89	15.34	1.79	89	12.87	1.54	88			

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	125,068,000	92,959,000	90,954,000	84,126,000	
Real estate loans	3,793,000	2,622,000	2,918,000	2,747,000	
Commercial and industrial loans	44,614,000	36,774,000	35,254,000	33,483,000	
Loans to depository institutions and other banks acceptances	6,971,000	6,950,000	9,784,000	8,720,000	
Loans to foreign governments and institutions	2,595,000	2,970,000	3,090,000	2,229,000	
Loans to individuals	2,311,000	2,062,000	1,975,000	2,070,000	
Agricultural loans	13,000	1,000	11,000	22,000	
Other foreign loans	64,771,000	41,530,000	37,922,000	34,855,000	
Lease financing receivables	0	50,000	0	0	
Debt securities	23,079,000	22,559,000	25,652,000	29,875,000	
Interest-bearing bank balances	223,829,000	113,003,000	107,185,000	95,549,000	
Total selected foreign assets	371,976,000	228,521,000	223,791,000	209,550,000	
Total foreign deposits	374,514,000	290,608,000	270,076,000	256,719,000	
Interest-bearing deposits	351,079,000	270,720,000	250,984,000	241,143,000	
Non-interest-bearing deposits	23,435,000	19,888,000	19,092,000	15,576,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	2.12	0.87	79	2.73	1.25	75	2.97	1.17	76	2.41	1.08	76			
Cost: Interest-bearing deposits	0.02	0.42	17	0.78	1.19	36	0.58	0.97	34	0.27	0.51	31			
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03		0.03	27.29	12	0.07	67.99	50			
Commercial and industrial loans	0.66	0.64	83	0.28	0.29	80	0.16	1.53	33	0.28	2.12	42			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
<b>Growth Rates</b>															
Net loans and leases	34.54	-2.40	85	2.20	22.48	51	8.12	7.24	55	0.05	21.19	51			
Total selected assets	62.78	2.04	92	2.11	12.40	55	6.80	3.24	60	-8.67	21.86	36			
Deposits	28.87	3.46	76	7.60	10.36	60	5.20	5	58	8.60	-0.77	57			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	110,612,000	136,436,000	164,057,000	190,006,000		-18.93	-56.09
1-4 family residential loans	68,391,000	96,795,000	123,201,000	151,589,000		-29.34	-65.91
Home equity lines	15,000	22,000	31,000	28,000		-31.82	-89.21
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	42,206,000	39,619,000	40,825,000	38,389,000		6.53	-17.54
Retained credit exposure	2,935,000	2,229,000	1,932,000	2,039,000		31.67	-55.17
1-4 family residential loans	869,000	723,000	565,000			20.19	
Home equity lines	1,000	2,000	7,000				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	2,065,000	1,504,000	1,360,000			37.30	
Unused commitments to provide liquidity (servicer advance)	81,000	73,000	70,000	74,000		10.96	125.00
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	40,758,000	39,116,000	37,918,000	35,944,000		4.20	24.85
Credit exposure from credit enhancements provided to conduit structures	16,394,000	15,150,000	15,236,000	15,168,000		8.21	36.09
Liquidity commitments provided to conduit structures	24,364,000	23,966,000	22,682,000	20,776,000		1.66	18.27

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	3.27	5.08	6.26	7.50	
1-4 family residential loans	2.02	3.60	4.70	5.98	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	1.25	1.47	1.56	1.52	
Asset-backed commercial paper conduits	1.20	1.46	1.45	1.42	
Credit exposure from credit enhancements provided to conduit structures	0.48	0.56	0.58	0.60	
Liquidity commitments provided to conduit structures	0.72	0.89	0.86	0.82	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	24.44	27.81	31.59	34.16	
Home equity lines	2.03	2.55	2.90	3.51	
Credit card receivables	11.07	13.51	12.15	12	
Auto loans and other consumer loans	4.67	4.21	4.09	4.46	
Commercial and industrial loans	16.59	15.02	15.91	14.30	
All other loans and leases	41.20	36.90	33.36	31.56	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	2.65	1.63	1.18		
1-4 family residential loans.....	1.27	0.75	0.46		
Home equity lines.....	6.67	9.09	22.58		
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	4.89	3.80	3.33		
Unused commitments to provide liquidity (servicer advance).....	0.07	0.05	0.04	0.04	
Seller's interest carried as securities and loans.....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	1.25	1.04	0.93	0.98	
Total retained credit exposure and asset sale credit exposure.....	8.65	8.63	8.07	10.87	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		1,920,000	2,658,000	3,540,000	3,471,000		-27.77	-68.36
Home equity lines.....		0	1,000	1,000	1,000		-100.00	-100.00
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		474,000	41,000	38,000	81,000		1056.10	21.54
Total 30-89 days past due securitized assets.....		2,394,000	2,700,000	3,579,000	3,553,000		-11.33	-62.96
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		7,297,000	4,288,000	5,799,000	8,000,000		70.17	-46.42
Home equity lines.....		2,000	1,000	1,000	1,000		100.00	-71.43
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		3,245,000	110,000	99,000	187,000			343.31
Total 90+ days past due securitized assets.....		10,544,000	4,399,000	5,899,000	8,188,000		139.69	-26.56
Total past due securitized assets.....		12,938,000	7,099,000	9,478,000	11,741,000		82.25	-37.86
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....		507,000	1,113,000	459,000	1,484,000		-54.45	-84.60
Home equity lines.....		-3,000	-3,000	-5,000	1,000			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		24,000	18,000	30,000	41,000		33.33	-85.00
Total net losses on securitized assets.....		528,000	1,128,000	484,000	1,526,000		-53.19	-84.73

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	2.81	2.75	2.87	2.29	
Home equity lines	0	4.55	3.23	3.57	
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	1.12	0.10	0.09	0.21	
Total 30–89 days past due securitized assets	2.16	1.98	2.18	1.87	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	10.67	4.43	4.71	5.28	
Home equity lines	13.33	4.55	3.23	3.57	
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	7.69	0.28	0.24	0.49	
Total 90+ days past due securitized assets	9.53	3.22	3.60	4.31	
Total past due securitized assets percent of securitized assets	11.70	5.20	5.78	6.18	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.74	1.15	0.37	0.98	
Home equity lines	-20	-13.64	-16.13	3.57	
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.06	0.05	0.07	0.11	
Total net losses on securitized assets	0.48	0.83	0.30	0.80	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.98	1.37	1.67	1.80	
Home equity lines	0.50	1.08	1.25	1.37	
Credit card receivables	0.74	0.92	0.92	0.88	
Commercial and industrial loans	0.43	0.36	0.21	0.29	
All other loans and leases	0.57	0.25	0.32	0.42	
Total managed loans past due 30–89 days	0.66	0.69	0.83	0.96	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.68	1.66	2.22	3.08	
Home equity lines	0.01	0.72	0.91	1.17	
Credit card receivables	0.90	0.96	0.94	0.94	
Commercial and industrial loans	0.08	0.10	0.14	0.09	
All other loans and leases	0.61	0.03	0.03	0.07	
Total managed loans past due 90+ days	1.05	0.63	0.88	1.24	
<b>Total Past Due Managed Assets</b>					
	1.71	1.32	1.71	2.21	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0.13	0.33	0.04	0.37	
Home equity lines	-0.12	-0.11	0.01	0.18	
Credit card receivables	2.96	2.92	2.93	2.80	
Commercial and industrial loans	0.63	0.48	0.26	0.29	
All other loans and leases	0.07	0.10	0.11	0.25	
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.49	0.60	0.45	0.60	

BHC Name

City/State

## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	8,065,000	28,946,000	25,229,000	14,617,000		-72.14	-17.32
Dividends .....	6,000,000	26,000,000	24,500,000	13,000,000		-76.92	-25.00
Interest .....	63,000	219,000	214,000	72,000		-71.23	-80.13
Management and service fees .....	1,725,000	1,429,000	1,548,000	1,204,000		20.71	122.58
Other income .....	277,000	1,298,000	-1,033,000	341,000		-78.66	-58.16
Income from nonbank subsidiaries .....	-570,000	200,000	-441,000	453,000			
Dividends .....	0	0	2,000	540,000			-100.00
Interest .....	0	3,000	1,000	1,000		-100.00	-100.00
Management and service fees .....	0	0	0	1,000			-100.00
Other income .....	-570,000	197,000	-444,000	-89,000			
Income from subsidiary holding companies .....	18,000	11,000	8,000,000	7,000		63.64	-99.32
Dividends .....	0	0	0	0			-100.00
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	18,000	11,000	8,000,000	7,000		63.64	
Total income from subsidiaries .....	7,513,000	29,157,000	32,788,000	15,077,000		-74.23	-61.08
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	535,000	-1,388,000	936,000	-290,000			-74.72
Total operating income .....	8,048,000	27,769,000	33,724,000	14,787,000		-71.02	-62.43
<b>Operating Expenses</b>							
Personnel expenses .....	430,000	402,000	125,000	222,000		6.97	2.63
Interest expense .....	5,192,000	7,397,000	6,337,000	5,350,000		-29.81	39.57
Other expenses .....	2,251,000	2,478,000	2,250,000	-1,575,000		-9.16	-5.34
Provision for loan and lease losses .....	0	0	0	0			-100.00
Total operating expenses .....	7,873,000	10,277,000	8,712,000	3,997,000		-23.39	20.44
Income (loss) before taxes .....	175,000	17,492,000	25,012,000	10,790,000		-99.00	-98.82
Applicable income taxes (credit) .....	-1,324,000	-2,033,000	-1,838,000	-1,007,000			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	1,499,000	19,525,000	26,850,000	11,797,000		-92.32	-90.93
Equity in undistributed income of subsidiaries .....	27,632,000	16,906,000	5,624,000	12,644,000		63.44	248.84
Bank subsidiaries .....	15,032,000	5,338,000	1,313,000	5,930,000		181.60	69.24
Nonbank subsidiaries .....	-32,000	-43,000	-4,000	-479,000			
Subsidiary holding companies .....	12,632,000	11,611,000	4,315,000	7,193,000		8.79	
Net income (loss) .....	29,131,000	36,431,000	32,474,000	24,441,000		-20.04	19.18
<b>Memoranda</b>							
Bank net income .....	21,032,000	31,338,000	25,813,000	18,930,000		-32.89	24.58
Nonbank net income .....	-32,000	-43,000	-2,000	61,000			
Subsidiary holding companys' net income .....	12,632,000	11,611,000	4,315,000	7,193,000		8.79	3704.82

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	270,173,000	51.13	248,682,000	50.37	217,473,000	45.95	214,505,000		8.64	16.46	
Common and preferred stock .....	270,060,000	51.11	246,097,000	49.84	214,224,000	45.26	211,685,000		9.74	38.07	
Excess cost over fair value .....	17,000	0	17,000	0	17,000	0	17,000		0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			-100.00	
Other receivables .....	96,000	0.02	2,568,000	0.52	3,232,000	0.68	2,803,000		-96.26	-98.37	
Investment in nonbank subsidiaries .....	2,803,000	0.53	3,929,000	0.80	4,578,000	0.97	4,627,000		-28.66	-97.26	
Common and preferred stock .....	420,000	0.08	453,000	0.09	486,000	0.10	-145,000		-7.28	-98.75	
Excess cost over fair value .....	591,000	0.11	591,000	0.12	591,000	0.12	591,000		0.00	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			-100.00	
Other receivables .....	1,792,000	0.34	2,885,000	0.58	3,501,000	0.74	4,181,000		-37.89	-81.11	
Investment in subsidiary holding companies .....	238,525,000	45.14	225,093,000	45.59	235,389,000	49.74	239,980,000		5.97	694.66	
Common and preferred stock .....	238,525,000	45.14	225,093,000	45.59	235,387,000	49.74	239,973,000		5.97	695.03	
Excess cost over fair value .....	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	2,000	0	7,000			-100.00	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0			-100.00	
Securities .....	0	0	0	0	0	0	0			-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution .....	6,857,000	1.30	5,328,000	1.08	5,357,000	1.13	5,391,000		28.70	-89.59	
Cash and due from unrelated depository institution .....	8,000	0	13,000	0	13,000	0	110,000		-38.46	-74.19	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			-100.00	
Intangible assets .....	0	0	0	0	0	0	0				
Other assets .....	10,058,000	1.90	10,699,000	2.17	10,457,000	2.21	10,410,000		-5.99	-46.15	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0				
Total assets .....	528,424,000	100.00	493,744,000	100.00	473,267,000	100.00	475,023,000		7.02	16.45	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0				
Securities sold (repos) .....	0	0	0	0	0	0	0				
Commercial paper .....	0	0	0	0	0	0	0				
Other borrowings 1 year or less .....	10,814,000	2.05	18,984,000	3.84	15,667,000	3.31	23,981,000		-43.04	-65.00	
Borrowings with maturity over 1 year .....	182,195,000	34.48	163,445,000	33.10	155,802,000	32.92	147,380,000		11.47	35.26	
Subordinated notes and debentures .....	21,299,000	4.03	17,287,000	3.50	16,442,000	3.47	16,240,000		23.21	22.67	
Other liabilities .....	9,612,000	1.82	9,288,000	1.88	8,821,000	1.86	8,302,000		3.49	-19.49	
Balance due to subsidiaries and related institutions .....	25,150,000	4.76	23,410,000	4.74	20,020,000	4.23	23,427,000		7.43	122.35	
Total liabilities .....	249,070,000	47.13	232,414,000	47.07	216,752,000	45.80	219,330,000		7.17	20.79	
Equity Capital .....	279,354,000	52.87	261,330,000	52.93	256,515,000	54.20	255,693,000		6.90	12.84	
Perpetual preferred stock (income surplus) .....	30,063,000	5.69	26,993,000	5.47	26,068,000	5.51	26,068,000		11.37	15.33	
Common stock .....	4,105,000	0.78	4,105,000	0.83	4,105,000	0.87	4,105,000		0.00	0.00	
Common surplus .....	88,394,000	16.73	88,522,000	17.93	89,162,000	18.84	90,579,000		-0.14	-4.44	
Retained earnings .....	236,990,000	44.85	223,211,000	45.21	199,202,000	42.09	177,676,000		6.17	61.86	
Accumulated other comprehensive income .....	7,986,000	1.51	1,569,000	0.32	-1,507,000	-0.32	-119,000		408.99	4059.38	
Other equity capital components .....	-88,184,000	-16.69	-83,070,000	-16.82	-60,515,000	-12.79	-42,616,000				
Total liabilities and equity capital .....	528,424,000	100.00	493,744,000	100.00	473,267,000	100.00	475,023,000		7.02	16.45	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	35,000	0.01	4,000	0	0	0	43,000		775.00	-99.07	
Loans and advances from nonbank subsidiaries .....	748,000	0.14	0	0	0	0	690,000			-89.55	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	490,000			-100.00	
Loans and advances from subsidiary holding companies .....	24,213,000	4.58	22,788,000	4.62	19,847,000	4.19	22,120,000		6.25		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	147,000	0.03	0			-100.00	
Guaranteed loans to banks, nonbanks, and holding companies .....	15,123,000	2.86	15,366,000	3.11	14,355,000	3.03	8,535,000		-1.58	292.09	

BHC Name

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**Parent Company Analysis—Part 1**

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital	10.91	7.29	80	13.98	9.68	88	12.70	10.40	78	9.52	7.61	71			
Bank net income / Average equity investment in banks	8.26	7.45	58	13.29	10.51	80	12.05	11.19	63	9.04	8.74	60			
Nonbank net income / Average equity investment in nonbanks	-3.11	9.75	8	-3.93	7.89	10	-0.23	7.10	10	1.19	4.73	34			
Subsidiary HCs net income / Average equity investment in sub HCs	5.45	7.01	54	5.15	8.55	28	1.86	8.78	13	3.11	6.82	28			
Bank net income / Parent net income	72.20	88.16	16	86.02	82.22	25	79.49	82.56	22	77.45	80.64	26			
Nonbank net income / Parent net income		3.59			5.93			3.78		0.25	7.76	39			
Subsidiary holding companies' net income / Parent net income	43.36	68.34	35	31.87	74	23	13.29	72.48	11	29.43	82.97	22			
<b>Leverage</b>															
Total liabilities / Equity capital	89.16	20.06	92	88.94	20.43	92	84.50	20.88	91	85.78	19.94	92			
Total debt / Equity capital	76.72	14.41	91	76.42	14.31	93	73.26	14.69	93	73.37	13.95	92			
Total debt + notes payable to subs that issued TPS / Equity capital	76.72	16.67	91	76.42	16.36	92	73.26	17.10	92	73.56	16.10	92			
Total debt + Loans guaranteed for affiliate / Equity capital	82.13	14.68	93	82.30	14.56	93	78.85	15.14	92	76.71	14.35	92			
Total debt / Equity capital – excess over fair value	76.88	14.52	91	76.60	14.51	93	73.43	14.81	93	73.54	14.10	92			
Long-term debt / Equity capital	72.84	13.56	93	69.16	13.04	92	67.15	13.37	94	63.99	12.69	91			
Short-term debt / Equity capital	3.87	0.77	86	7.26	1.02	91	6.11	1.14	89	9.38	1.07	92			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0.06	0.14	84	0	0.27	40			
Excess cost over fair value / Equity capital	0.22	0.08	85	0.23	0.12	84	0.24	0.12	84	0.24	0.17	82			
Long-term debt / Consolidated long-term debt	78.77	34.67	89	67.45	28.44	84	66.32	28.63	82	63.47	26.93	81			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	182.43	102.81	99	180.71	103.22	99	175.70	103.10	99	176.82	102.10	98			
Total investment in subs / Equity capital	183.10	110.16	93	182.80	111.07	94	178.33	112.48	93	179.56	111.30	93			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	7.90	0.47	98	5.79	0.36	99	5.98	0.35	97	8.04	0.52	97			
Equity investment in subs – equity cap / Net income-div (X)	14.01	1.82	98	8.80	1.22	97	8.94	1.22	97	12.89	2.64	93			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	43.82	136.59	5	131.53	177.68	37	182.99	162.34	60	117.56	141.81	43			
Cash from ops + noncash items + op expense / Op expense + dividend	118.52	147.24	41	175.90	190.27	50	165.89	174.91	49	154.25	148.20	61			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.13	134.08	35	100.22	116.34	32	99.83	103.19	48	99.20	92.33	46			
Pretax operating income + interest expense / Interest expense	103.37	2,016.32	13	336.47	1,968.54	18	494.70	2,898.75	28	301.68	1,909.25	23			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	103.37	1,539.23	12	336.47	1,632.83	16	492.84	1,369.37	31	298.82	1,547.94	22			
Dividends + interest from subsidiaries / Interest expense + dividends	33.90	150.43	7	131.95	210.80	29	144.60	188.90	38	93.56	172.51	17			
Fees + other income from subsidiaries / Salary + other expenses	54.08	13.95	84	101.91	16.52	95	339.83	16.08	98	-108.20	16.39	0			
Net income / Current part of long-term debt + preferred dividends (X)	18.40	35.64	54	22.96	57.11	47	19.12	33.93	38	14.70	24.63	37			
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-4.43	3.85	5	-10.88	2.64	4	-6.72	2.61	8	-7.85	3.24	6			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	5.41	0.05	95	5.88	0.10	95	5.60	0.24	94	3.34	0.17	92			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	5.41	0.05	95	5.88	0.10	95	5.60	0.25	94	3.34	0.17	92			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	23.61	2.66	92	24.78	5.62	86	25.08	5.50	87	21.82	5.68	85			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.43	0.08	91	0.39	0.19	88	0.58	0.21	89	0.57	0.13	90			

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	846.83	81.10	98	63.90	57.84	64	40.06	57.26	30	77.99	68.72	64			
Dividends declared / Net income .....	43.58	42.29	54	34.25	33.08	53	33.12	27.33	60	37.64	31.29	57			
Net income – dividends / Average equity.....	6.16	4.14	75	9.19	6.46	83	8.49	7.33	63	5.94	5.03	60			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	47.27	132.17	21	208.40	178.13	57	227.78	157.73	68	141.30	130.71	60			
Dividends from nonbank subsidiaries .....	0	3.41	23	0	7.53	19	0.02	7.13	46	5.87	12.57	73			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries .....	47.27	174.85	11	208.40	260.40	47	227.80	215.26	59	147.17	196.35	44			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	28.53	60.28	23	82.97	66.55	66	94.91	60.71	86	68.67	59	62			
Interest income from bank subsidiaries.....	0.30	0.36	69	0.70	0.54	73	0.83	0.52	75	0.38	0.76	64			
Management and service fees from bank subsidiaries .....	8.20	1.47	88	4.56	1.55	82	6	1.88	82	6.36	2.98	82			
Other income from bank subsidiaries.....	1.32	0	97	4.14	0	99	-4	0	2	1.80	0.01	97			
Operating income from bank subsidiaries .....	38.35	62.88	30	92.37	69.36	70	97.74	63.43	82	77.22	62.82	68			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		56.39			82.95			51.40		885.25	102.35	92			
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56		1.64	8.11	55			
Management and service fees from nonbank subsidiaries .....		0.86			1.92			2.96		1.64	0.85	87			
Other income from nonbank subsidiaries.....		0.16			1.06			0.15		-145.90	0.81	1			
Operating income from nonbank subsidiaries .....		79.84			150.41			99.33		742.62	165.35	89			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	43.51	16	0	61.23	17	0	48.56	15	0	59.89	15			
Interest income from subsidiary holding companies.....	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0.14	0.01	90	0.09	0.29	88	185.40	0.01	96	0.10	0	91			
Operating income from subsidiary holding companies.....	0.14	55.20	23	0.09	76.49	19	185.40	61.19	92	0.10	64.33	26			
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	74.55	69.76	29	93.63	67.32	53	72.65	65.18	35	87.92	59.17	55			
Interest income from bank subsidiaries.....	0.78	0.63	77	0.79	0.80	72	0.63	0.92	70	0.49	0.94	67			
Management and service fees from bank subsidiaries .....	21.43	1.87	96	5.15	1.81	81	4.59	2.01	81	8.14	2.17	83			
Other income from bank subsidiaries.....	3.44	0.04	96	4.67	0.03	98	-3.06	0.02	1	2.31	0.09	94			
Operating income from bank subsidiaries .....	100.21	82.20	98	104.24	78.80	99	74.81	74.20	29	98.85	69.23	72			
Dividends from nonbank subsidiaries .....	0	1.95	23	0	2.65	19	0.01	2.57	47	3.65	2.65	74			
Interest income from nonbank subsidiaries.....	0	0.73	36	0.01	1.19	64	0	2.32	60	0.01	2.79	56			
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.06	41	0	0.03	41	0.01	0.07	81			
Other income from nonbank subsidiaries.....	-7.08	0.01	0	0.71	0.04	93	-1.32	0.02	3	-0.60	0.17	1			
Operating income from nonbank subsidiaries .....	-7.08	4.70	0	0.72	7.29	46	-1.31	7.64	0	3.06	9.99	58			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0.22	0	98	0.04	0	97	23.72	0	99	0.05	0	97			
Operating income from subsidiary holding companies.....	0.22	4.56	85	0.04	6.08	81	23.72	6.79	84	0.05	6.46	81			
Loans and advances from subsidiaries / Short term debt.....	231.14	135.13	80	120.06	83.37	71	126.68	87.87	70	95.30	83.68	66			
Loans and advances from subsidiaries / Total debt .....	11.66	27.08	46	11.41	28.33	48	10.56	26.53	47	12.18	39.18	52			